

A GUIDE TO BUYING YOUR HOME

kw EAST BAY
KELLERWILLIAMS. REALTY



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"A Commitment to You"

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A home isn't a dream home because of its size...

It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there.

This is about more than real estate - it's about your life, your dreams and your desired outcomes. Working with home buyers is not a one-size fits all process, so I approach each one of my clients individually, taking the time to understand their current situation, unique needs and lifestyle. I understand I am helping my clients open a new chapter of their lives, which is why I work so diligently to find the perfect home and handle every last detail of the home buying process.

I am honored to guide you through this process and excited to help you find that perfect home!

My Commitment To you....

Is to help you find the right home for your needs

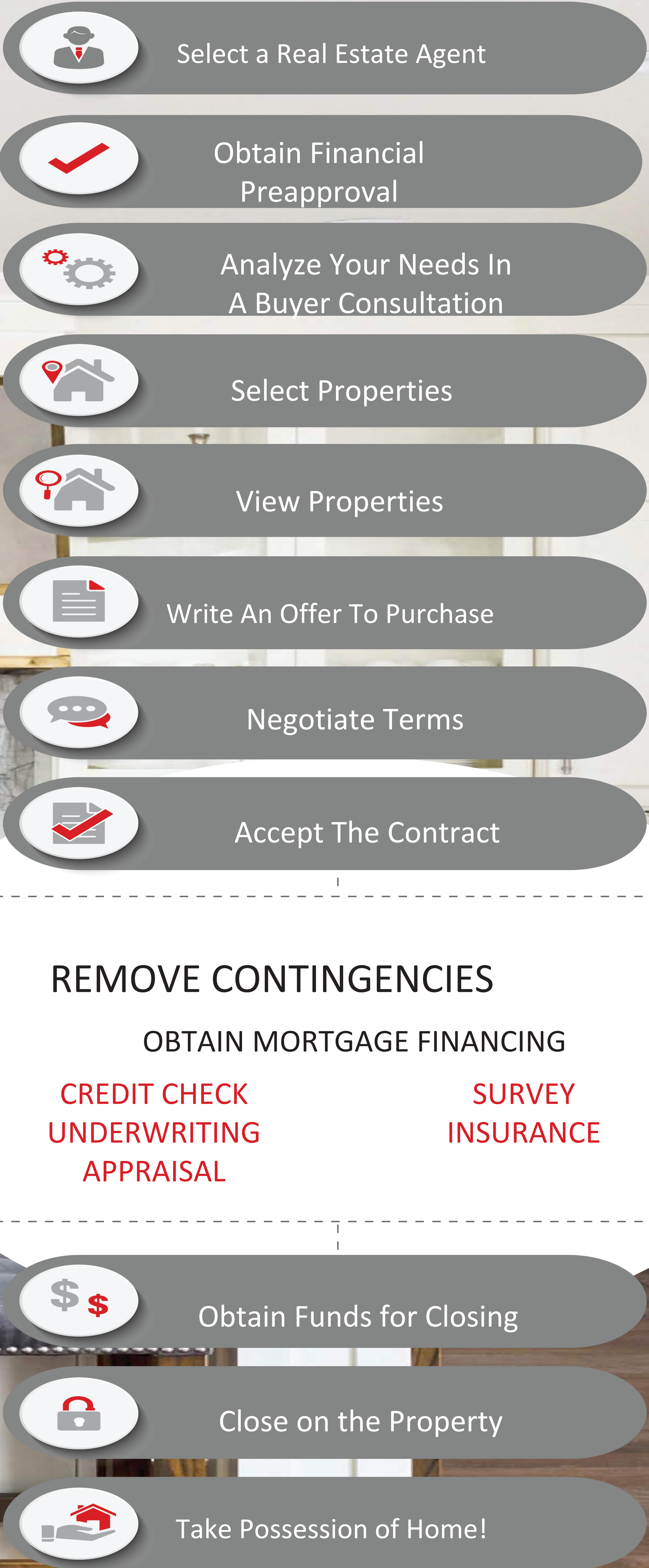


In the next 20 -30 minutes we are going to talk about the following:

- The Process
- Your Home Ownership Goals
- Agency Relationship and Why You Need a Realtor
 - Exclusivity
 - Financing
- Ready for your Home Search
 - Going Under Contract
 - Closing and After



THE HOME BUYING PROCESS



Conduct Inspections

Resolve Any Issues

Obtain Funds for Closing

Close on the Property

Take Possession of Home!

Conduct Title Search

Remove Any Encumbrances

Obtain Title Insurance



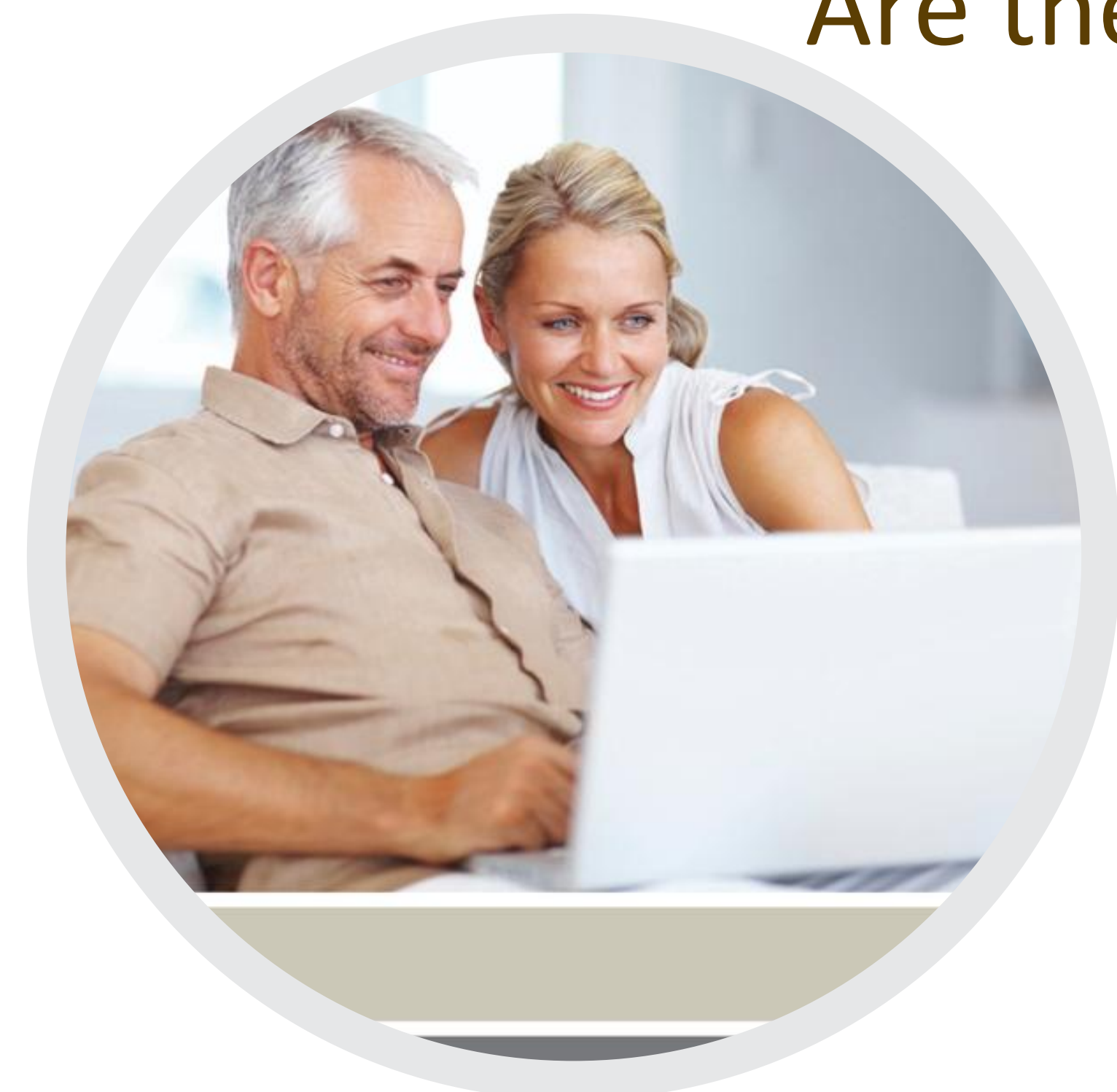
**WHAT ARE YOUR
HOMEOWNERSHIP
GOALS?**

Needs Analysis



Your Big Why

- Why have you decided to move?
- When would you like to move?
- How long have you been looking?
- What do you like about your present home?
- What do you like least?
- Describe your perfect home
- What are your “must haves?”
- When do you need to be in your home by?
- What are your hobbies and interests?
- Are there any specific areas you like?



*Understanding what you're looking for is a top priority.
Let's talk about the features of your future home.*

Beginning Your Search



We want to know your ideal Location, Price, Square Feet, Bedrooms and Baths, Style, Features, Schools and anything else that would affect your decision to buy

All brokers have access to the same information via customized searches, the MLS, networking, hyper local search sites. We also know a lot of friends, agents and have connections to potential listings for you.

If you see a home on a website, our app, on facebook or other social media, at an open house, at a new construction development, etc... CONTACT US!

Our average buyer looks at 5-6 properties before finding the right HOME

Communication is key to finding the right home quickly!



QUESTIONNAIRE

What are the features you can't live without?

What are some deal breakers?

Anything else you'd like to add?

QUESTIONNAIRE

Why are you looking to buy a home?

What words would you use to describe your dream home?

What's most important to you in a home? (neighborhood, size, features, etc.)

What makes you excited about owning a home?



BUYER CHECKLIST

Let's narrow down the most important features you're looking for in a home

KITCHEN

- Island
- Granite/Marble/Quartz Countertops
 - Walk-in Pantry
 - Updated cabinets
 - Updated appliances

BATHROOMS

- Bathtub
- Updated Vanities
- Ample Storage Space
 - Modern
- Walk-in Shower

PRIMARY BEDROOM

- Walk-in Closet
- En-Suite Bathroom

ADDITIONAL FEATURES

- Hardwood Floors
 - Carpet
 - Office
- Open Floor Plan
 - Single Story
 - Fenced Yard
- Formal Dining Room
 - Fireplace

Agency v. Consultant



Functionary (Agent)

- Delivers Information
- Tells and Sells
- Stays out of Process



Fiduciary (Consultant)

- Advises and Consults
- Educates and Guides
- Involved in Decision Process
- Facilitates Transaction
- Uses Judgment and Experience
 - Irreplaceable
- Requires Agency Agreement
 - Highly Compensated

- Follows the Rules and Procedures
 - Replaceable
- Minimally Paid



Top 5 Reasons To Hire an Agent

When Buying a Home



1 Deliver Industry Experience

With professional training, expertise, and community relationships, agents know the ins and outs of the buying process and exactly how to walk you through each step.



2 Provide Expert Local Knowledge

From how quickly homes are selling to the latest listings you need to see, they can explain what's happening in your local market, so you can make a confident decision.



3 Explain Pricing and Market Value

Agents help you understand the latest on prices and home values in your area. That way you're able to make the right offer.



4 Review Contracts and Fine Print

In a fast-moving and heavily regulated process, agents help you make sense of the necessary disclosures and documents, so you know what you're signing.



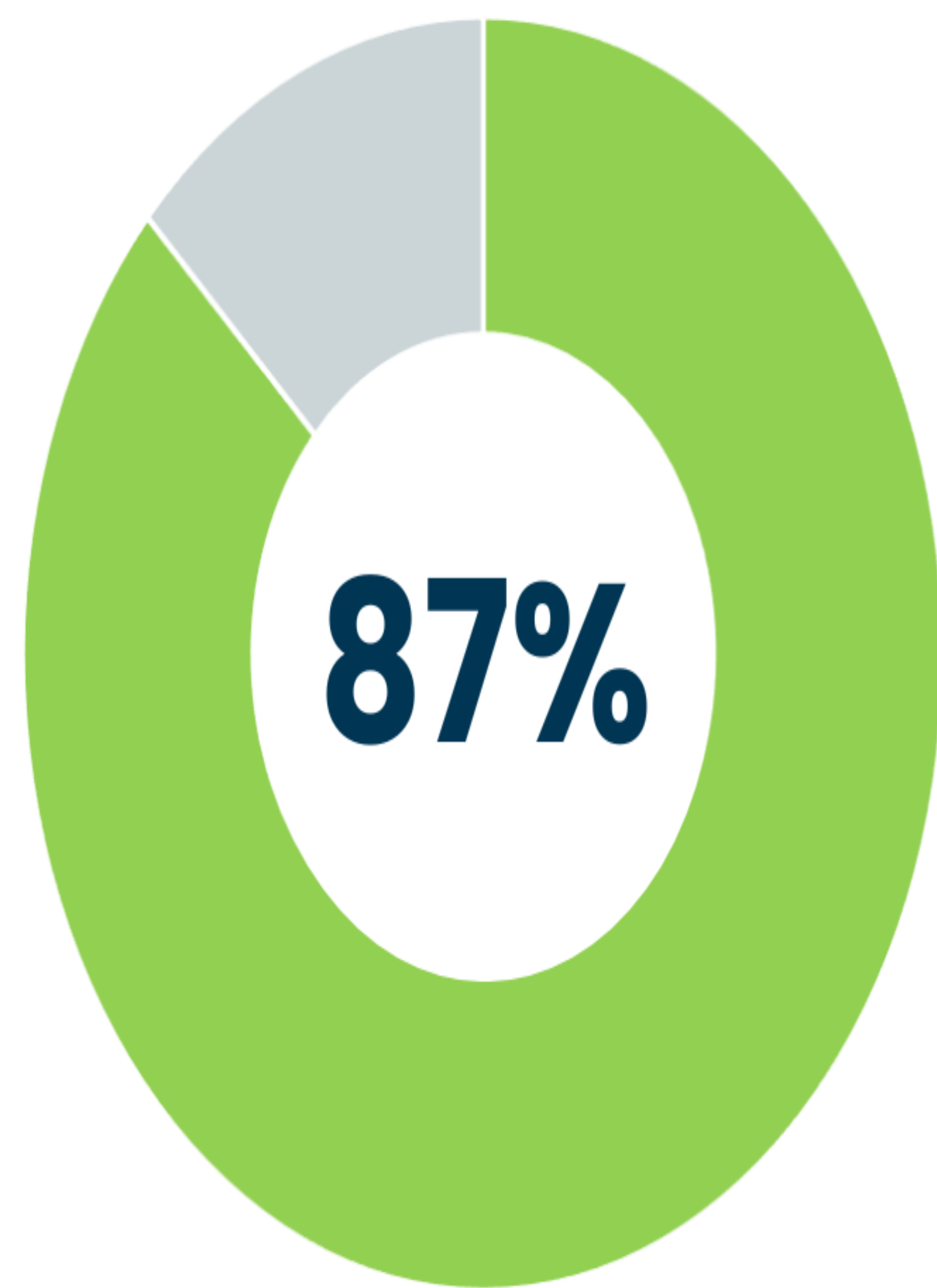
5 Bring Negotiation Expertise

From inspection to closing, there are a lot of stakeholders involved in the transaction. An agent will advocate for you as they work with each party.

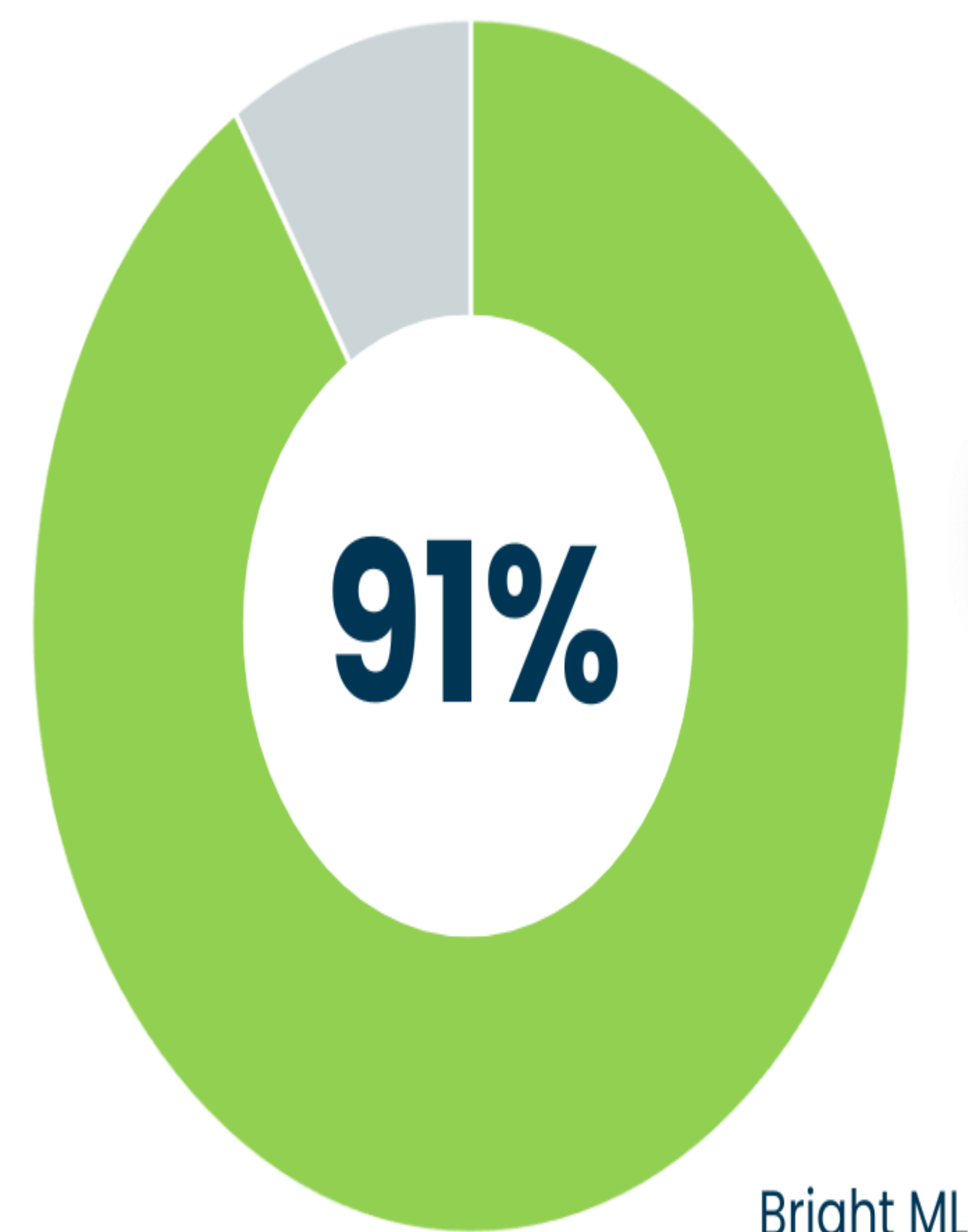
A real estate agent does more than you may realize.

Your agent is the person who will guide you through every step when buying a home and look out for your best interests along the way. We smooth out a complex process and take away the bulk of the stress of what's likely your largest purchase ever. And that's exactly what you want and deserve.

This is at least a part of the reason why a recent survey from *Bright MLS* found an overwhelming majority of people agree an agent is a key part of the homebuying process (*see visuals below*):



of respondents believe "A real estate agent or broker is **an essential, trusted advisor** for a homebuyer."



of respondents agree "It would be **very stressful** to navigate the home buying process without a real estate agent or broker."

Real estate agents are specialists, educators, and negotiators. We adjust to market changes and keep you informed.



HOW I CAN HELP **YOU**





PAYMENT OPTIONS: AGENT COMPENSATION

HOW THINGS HAVE CHANGED:

Traditionally, the seller pays the listing agent's commission based on the sale price, which remains standard. Now, commission details, including percentage and coverage, are agreed upon before listing, allowing for customized agreements and greater transparency.

POSSIBLE PAYMENT SCENARIOS:

- **Percentage of Final Sale Price:** The most common scenario is a pre-agreed percentage of the final sale price. This percentage covers the listing agent's services.
- **Flat Fee:** In some cases, a flat fee might be negotiated for specific services, especially if the property is high-value. This is less common.
- **Combination:** A combination of a flat fee for specific services plus a percentage of the sale price could be agreed upon.

BUYER'S AGENT COMPENSATION: HOW IT WORKS & HOW IT AFFECTS YOU

The listing agent commission, typically a percentage of the sale price paid by the seller, is now negotiated upfront outside of the MLS, leading to increased transparency and customized agreements.

POSSIBLE PAYMENT SCENARIOS FOR BUYER'S AGENT:

- **Seller-Paid Commission:** Some sellers may offer to compensate the buyer's agent, covering their fees, which can increase your viewing power and attract more eyes on the property.
- **Buyer-Paid Commission:** If the seller doesn't offer compensation, the buyer may need to pay the agent's fee upfront, agreed upon in advance.
- **Negotiated Compensation:** In some situations, the agent's compensation can be negotiated as part of the offer to the seller.

TRANSPARENCY IS KEY:

We will clearly discuss the compensation structure with you upfront, outlining all possibilities in a written agreement. This ensures that both parties are aligned from the start.



Home Financing



One of the most important steps in the home purchase process is pre-approval. By getting pre-approved prior to beginning your home search, this will allow you to determine what you can comfortably afford and allow us to move quickly once we find the right home. This is important to start *before* you look at homes because you will find out how much you can borrow and the target price range. Your lender will also be able to answer any questions you may have about mortgage payments, interest rates, closing costs, etc. Obtaining a Pre-approval shows that you are a serious buyer and saves you time in the long run.



- **Choosing a lender**
- **Bank vs. Broker**
- **Application**
- **Pre-approval Makes You Competitive**
- **Types of loans**
- **Credit and the 10 Commandments**
- **Closing costs**
- **Down payment**

THE TEN COMMANDMENTS

When applying for a Real Estate Loan

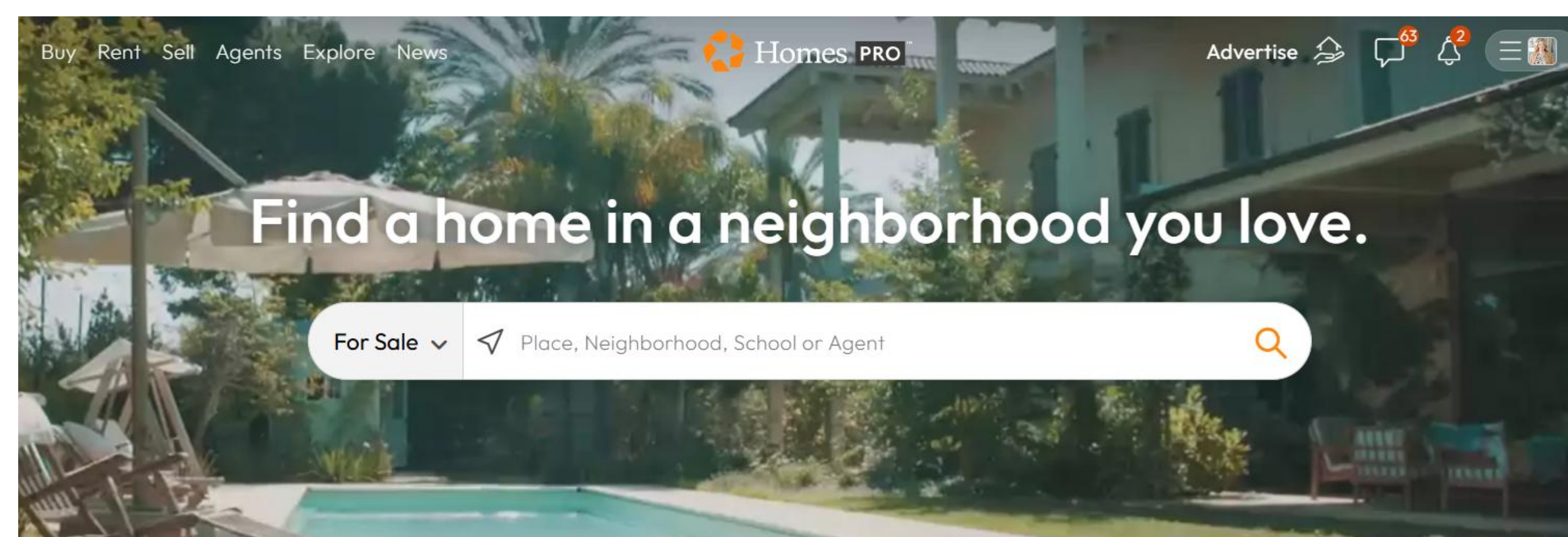


1. Thou shalt not change jobs, become self-employed, or quit your job.
2. Thou shalt not buy a car, truck or van (or you may be living in it)!
3. Thou shalt not use charge cards excessively or let your accounts fall behind.
4. Thou shalt not spend money you have set aside for closing.
5. Thou shalt not omit debts or liabilities from your loan application.
6. Thou shalt not buy furniture.
7. Thou shalt not originate any inquiries into your credit.
8. Thou shalt not make large deposits without first checking with your loan officer.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign a loan for anyone.





**Now you are ready to
go search and things
to know about the
HOUSING MARKET**



Writing an Offer



WRITING AN OFFER

Be prepared to move quickly once we have found the right home

We will help you understanding what type of market we are in (i.e. a Seller's Market vs. Buyer's Market) and help you determine a price to offer and advise you on terms

Earnest Money Deposit must be available immediately upon acceptance

Proof of funds for your down payment and closing costs will be necessary

Pre-approval letter

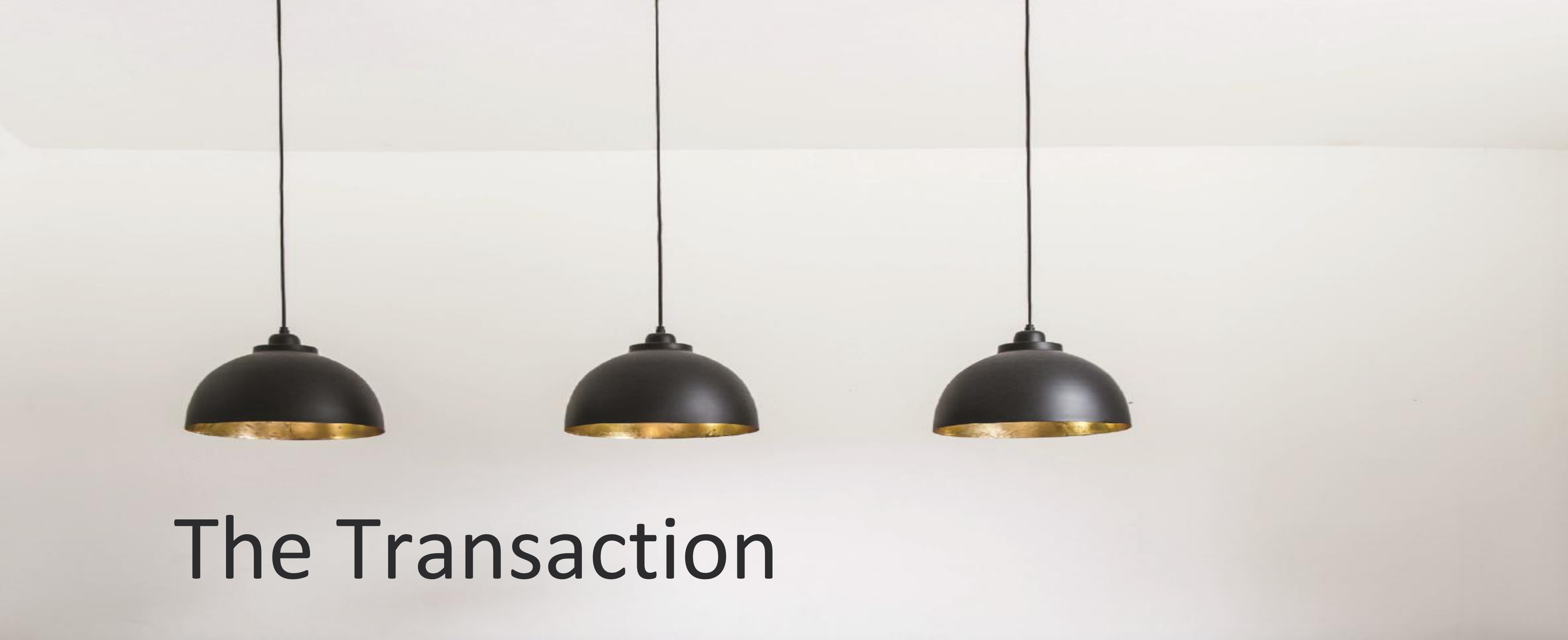
Letter to the seller from the buyer "Love Letter"

We will then have you sign the offer via electronic signature and present the offer to the listing agent as instructed.

NEGOTIATE

After we present your offer to the listing agent, it will either be accepted, rejected, or the seller will make a counter-offer. This is when we will use our knowledge of the market & expert negotiating skills to negotiate the terms of the contract on your behalf.





The Transaction



Now that your offer has been accepted the hard work begins. Here are a few things we do and the following slide gives you an overview of the transaction as a whole.

- Maintain and Monitor dates and deadlines
- Coordinate with you to open escrow and deposit your Earnest Money Deposit
- Inspection Process and Home Warranty
- Review and discuss all disclosures and reports from inspections and etc.
- Appraisal
- Remove all Contingencies
- Communicate with you and the lender and the listing agent regularly throughout the transaction



CONTRACT TO CLOSE



CONDUCT APPLICABLE INSPECTIONS

Once seller has accepted your offer to purchase their property, it is time to bring in a professional home inspector to ensure the property meets the required standards. Any serious issues that arise will be brought to the attention of the seller and we will help you negotiate who will be responsible for fixing the noted repairs.



REMOVE CONTINGENCIES

- Financing Contingency - If financing the purchase, the contract will state that it is contingent on the home appraising for the contract price and financing.
- Inspection Contingency - Purchase is contingent on the property being professionally inspected and repairs done by the seller.
- Home Sale Contingency - Selling your current home.



MORTGAGE LENDER

- Credit Check
- Underwriting
- Survey
- Appraisal
- Insurance



CONDUCT TITLE SEARCH

- Remove any encumbrances
- Obtain title insurance



OBTAIN FUNDS FOR CLOSING



FINAL WALK THROUGH



CLOSE ON THE PROPERTY

TAKE POSSESSION OF YOUR NEW HOME!

WHAT OUR CLIENTS ARE SAYING...



Deborah really knows her stuff! We felt so comfortable buying our first home because Deborah was there every step and reassured us on the way. There wasn't one question Deborah didn't answer, and she worked around the clock to provide us with answers and information. There is so much that goes into buying a home but Deborah completely took the stress off of us! You want Deborah on your side when buying a home.

- Logan and Jaime

Deborah is a knowledgeable realtor who is very helpful and is great with negotiating what's best for her clients. Definitely recommend her in getting the job done correctly and in a timely manner!

- Angelita

Deb's professional, very patient in explaining the tasks we need to do in order to close our condo. She's also very helpful in resolving unforeseen issues throughout the process. We're really glad to have Deb guiding us throughout the selling process.

- Tony



Don't hesitate to work with Deb. She was FABULOUS. As first time home buyers we were looking for local knowledge and an education in the process. Deb was on top of each step all along the way and made us feel comfortable and confident. She gave helpful recommendations about things we hadn't even thought of! We look forward to working with her on the next one!

- Allison

This is the second time I bought my home with the help of Deborah. Well, that already says something about her. As always, she's been knowledgeable, respectful, and dedicated. I feel I'm not only a valued client to her but also a friend whom she cares. Being through the bidding wars several times and losing is no fun, but Deborah was always supportive. She even talked about it's ok to walk out and you would get your dream home eventually. And yes I did! I'm very happy about having Deborah as my agent again. She never pushed me for higher bid. She gave me her suggested price (which were quite close to the final price) but she would let me make my own decision. I think she represents what a good realtor should be and I highly recommend her to anyone who is looking to buy a property in the Bay Area.

- Kevin

Deborah and her team are amazing. This will be the second time we have worked with her. The first was about 2 years ago when we were first buying a condo and the second as of these last few weeks when we needed to sell. Deborah works fast, efficient, and effectively to buy and sell your property and make you stand out on all aspects of home buying and selling. Through each process everything was very clearly explained and she took time be it in person, over the phone, or via zoom to update us along each critical step. If you are looking to buy or sell we can recommend her and her team enough!

- Dirk





THANK YOU

For the opportunity to guide you through your home buying process. While the process can seem daunting, rest assured, we are here to guide, educate, network, advocate and negotiate on your behalf.

It's what we do and we do it well!

Deborah Zacharatos

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kW EAST BAY
KELLERWILLIAMS. REALTY

Each Office is Independently Owned and Operated



MEET THE TEAM

THE Deborah Zacharatos TEAM

This is where you type your personal profile and all your accomplishments. Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis. Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis at vero eros et accumsan et iusto odio dignissim qui blandit praesent luptatum zzril delenit augue dui dolore te feugait nulla facilisi. Lorem ipsum dolor sit amet, consectetur adipiscing elit.

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JEREMY SMITH
BUYERS AGENT



TAYLOR AMORE
BUYERS AGENT



WENDY SIMONE
BUYERS AGENT



MARK THOMAS
CLOSING SPECIALIST



SARA HARPER
CLOSING SPECIALIST



Deborah Zacharatos TEAM LEADER

- I'm a life long East Bay resident. I LOVE our area and California. I enjoy traveling anywhere there is a beach or lake with my husband and family. I am passionate about finding the perfect home for my clients, I bring dedication, market and negotiation expertise, and personalized service to every transaction. With a keen eye for detail and a commitment to exceeding expectations, I strive to make the buying process seamless and enjoyable for each client. Let me LEAD YOU to finding your Dream HOME*
- If you have any questions, please feel free to call me any time!*

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